

#60: Goal Setting from Abundance: Create More Money in 2023



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With Your Host

Debbie Sassen

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You're listening to the *Mastering Money in Midlife* podcast with Debbie Sassen, Episode 60.

Welcome to *Mastering Money in Midlife*, a podcast for midlife women in business to overcome financial anxiety and make more money, without burning out or sacrificing their families. Join Certified Life and Money Coach Debbie Sassen, as she shares practical business strategies and mindset shifts that help you dissolve the money blocks that keep you stuck in a cycle of underearning and undersaving, sabotage the growth of your business, and prevent you from building the wealth that you desire.

Hello, my friends, and welcome back to the podcast. I have two big celebrations for you today. Number one, today is January 3rd, 2023. It's a new year, of course we're celebrating the new year, a new calendar year which means that there is so much possibility and potential ahead of us in the next 362 days. And I hope you all had a lovely holiday, whatever holidays you were celebrating. We celebrated Hannukah here in Israel and my dad and stepmom came to visit and there was so much gorgeous family time together.

And I'm also grateful that they went home and life got back to just routine because that is also beautiful. We appreciate the differences and we appreciate when life is just chugging along like normal. But today, on January 3rd is my sister's birthday. My younger sister is a year and a half younger than I am. So, shout out to my sister, Lisa, for her birthday. My sister and I shared a room together. We grew up and shared that room from when she was born, when she, I guess, got moved out of my parents' room into my room until I went away for college.

And I have to say that I wasn't always so thrilled to be sharing a room with my younger sister, especially because all of our brothers had their own rooms. And I felt very hard done by. And I tried to do all sorts of sneaky tricks to get out of sharing a room. At one point I drew a line down the middle of the room and she wasn't allowed to step on my side. I don't

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remember that but you can believe that my parents remind me of that from time to time, God bless them.

And then off our bedroom there was also a little attic over the garage. It was not a well-insulated room, but I decided that I was going to move in there so that I could have my own room and my own quiet space. And I don't know why I wasn't clever enough as the older sister to convince my sister to move into this attic space above the garage but I don't know. I just decided I guess I was being very defiant and I moved into that room above the garage and for a certain amount of time I made it my own until I guess, it got too hot and I moved back to the bedroom.

What I didn't do and it's going to be actually connected with what we're talking about today. I did not appreciate, or desire, or want what I had. And I know no eight year old, or 10 year old, or 12 year old is going to be able to want to have a younger sister in her bedroom and sharing space and listening in on her phone calls and stuff like that. But it is very relevant for what we're going to talk about today because we're going to talk about as you step into the new year and set goals, I thought it would be a bit heretical if I did not talk about setting goals on January 3rd.

So, we're going to talk a little bit about goal setting even though I just spoke about it in a podcast a few weeks ago. But since we are in a new year we're going to talk about goal setting again today and wanting your goals, and wanting where you are. But back in the day when I was growing up and sharing a room with my sister I didn't want what I already had and I guess that's why I decided to move into that stuffy room above the attic. But anyway, we're celebrating her birthday. Happy birthday, Lisa. I am so glad that after all these years we did share a room.

And today as a mom of eight, my kids all share rooms and I think it's a beautiful thing for bonding and getting along, and learning flexibility, and learning to move aside a little bit. I don't think there's anything wrong with sharing rooms. I think it's a great thing but of course most kids won't agree with me. Anyway, that's celebration number one.

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Celebration number two it that the *Mastering Money in Midlife* podcast has crossed 10,000 downloads. It actually happened last week when episode 59 downloaded. And I want to thank each and every one of my listeners for listening weekly to the podcast, for downloading, for learning, for sharing your comments with me, telling me how much you enjoy it, for leaving ratings and reviews. And by the way, a sidenote, if you have not yet left a review on Apple Podcasts, please go to Apple Podcasts, iTunes, leave your review, five star would be lovely, I would very much appreciate it.

The more people who leave reviews, that means that Apple is going to increase the visibility, it impacts the algorithms and more people will be exposed to the *Mastering Money in Midlife* podcast and they will be able to share in my wisdom. I say that with humility because I do think that I have valuable things to share with you. You seem to come back week after week, after week. I think you like my content and I appreciate that.

And of course, if there's anything that you would love me to talk about that's connected with money, and business, marketing, selling, please, please reach out to me, send me an email and let me know because we have season two right now. It's all a blank slate in front of us. And I would love to serve you better and incorporate your desires and what you're asking for, what you need on the podcast in 2023. So please reach out to me. And again, celebrate with me that the podcast has over 10,000 downloads and thank you so, so much for being here.

Alright, today on the podcast we are going to be talking about scarcity, abundance, and your capacity to have more money. Of course, to have more money you need to create more money in your business and that brings us around to setting goals. Most entrepreneurs do not set goals for their business. It is actually startling, I might even say shocking that entrepreneurs don't set goals for their business. How can you know where you want to go if you don't tell you brain where it should go?

Your brain is just going to be like a toddler unsupervised, running around the house with a carving knife, doing potentially dangerous, harmful,

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detrimental things if we don't tell our brains or that toddler where to go. One day it's going to be doing a bunch of marketing, and selling, and creating new services and new products, and doing all the things.

And then the next day it's going to be sitting on Netflix, scrolling Facebook, or Instagram, or LinkedIn, or reading books, or going to the beach and thinking, I don't know, my business is so exhausting, it's so draining. I don't know what I should do and I'm so frustrated, my head is spinning. Or you can just bounce back and forth like a ping pong ball between racing, racing, racing to do something and then sitting on the side not doing anything. You're just feeling so drained by your business and maybe wanting to throw the whole thing out the window and go get a job.

It's so critical if you want to avoid some of the roller-coaster. I don't want to say that growing a business is not a roller-coaster because it is. It's a tremendous personal growth journey and there are ups and downs in business. So, it is part of the ride, it's part of you, stretching your resilience and your capacity to manage challenging emotions. But some of that can be alleviated by setting a goal and telling your brain where you want it to go, what you want it to focus on, how much money you want to create, who you want to serve and how you're going to do it.

The catch is, is that so many of us, if and when we set goals we set our goals from scarcity. Let me ask you a question, and that is, how much money do you want to make in 2023? And think about that question for a moment. Think about when you're setting that goal, are you setting your goal based on how much money you made in 2022? And are you thinking, well, last year I made x dollars, whether it was \$20,000 or, \$100,000 or, \$200,000. And therefore, this year I think I can double it, or I can make 50% more, or I can quadruple it, whatever your number is.

Or are you setting your goal based on how much money your family needs? And this is something that so many entrepreneurs don't do. They don't look at how much money their family requires in order to get all of the basic needs and some of the wants, and some of the desires met. Also

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have money in savings for an emergency, or for a rainy day, or something unexpected that will come up. And also have money that's put aside to invest for the future, for retirement, or for buying a new house, a new car, helping your kids go to college or get married.

So many people when they have their business are not connecting the dots between their home life and their business life. And your business should be set up to earn a salary, to pay you a salary so that you can take care of your bills, put money in savings for a rainy day and invest money for the future. But businesses are not really connected so often, too often with how much we need at home. So, when you're thinking of your goal for 2023, think about how much money you would love your business to give to your home.

Our business is a conduit, money moves to us in our business and it moves through us to our home life. And of course, we also allow money to move through us to pay people who are supporting us in our home life and also in our business, and of course people that we want to give donations and charity to. The future us, we're also going to be that conduit to pass money on to our future self, so putting it in savings and investments. There are a lot of end points for the money in your business.

And I invite you to really set a big audacious goal that would allow a large amount of money to move through you, to move through your business so that you could satisfy the needs, and the wants, and the desires of all of the people and businesses who are on the other side. But so often people, if, again if the setting goals for their business, are setting a money goal, an income goal because of how they think that amount of money will affect them.

Meaning they're at the effect of their goal, they think that they're going to feel more worthy, they're going to feel more confidence, they're going to feel more safety or security if they're making a certain amount of money in their business. And what happens is, is that is wonky energy. It's like you were out of alignment with the purpose of your business when you need

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your business. There's this graspy energy that we need our business to give us confidence. We need our business to give us self-worth or safety, or security.

And that energy is going to be received by your potential clients and it will repel some of your potential clients. So, it's important that when you are setting goals for your business, for your business income in 2023, and go ahead and set them for 2024, and 25, and 26 so that you can look at your three year plan for your business. It is critical that you set your income goal from abundance, not from scarcity, not from neediness, or graspingness, or needing your business to do anything for you.

So, then the question becomes, how do I set my income goal from abundance? So now we are going to go back to that situation that I had with my sister and that is wanting what I had. Wanting to have a sister, wanting to share a room, wanting to be in a mutually shared space with somebody else from my family. And again, I didn't want that. And that's a very normal part of growing up is that we want to individuate, and we want to separate from our families.

On the one hand we want to be part of that family tribe, on the other hand we really, really want to get away from it. And that's how we grow up and we do, we leave the home and we don't stay at home forever, and ever, and ever. But when it comes to your business if you want to be in a place where you are feeling abundance in your business, look back at what you created in your business in 2022, and want and desire everything that you created last year, want all of the clients that you had.

And if you're still working with those clients, want the clients that you are working with right now in this moment, want the money you made, want the services that you offer, or the products that you offer. Want all of the sales that you created, want the refunds that you may have had to give over if somebody wanted her money back. Look at everything you created in the last 12 months before you go forward to the next 12 months.

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And it's not a question of being in gratitude. It's a question of looking at what you created and feeling this deep satisfaction and wanting and desire. Want and desire is a bigger emotion. It's really like opening up a hard space inside of you. And if you could see me, I'm almost grasping my hands together, wanting something to come to me. And if you look at everything you created in the last year, really bring it back into your heart and recommit to everything that you did last year.

Want it so much that your heart is swelling and overflowing with desire for everything that you already did. And then when you think about creating an income goal for 2023 with that swelling heart of wanting so much what you already had. And then being able to stretch and expand that feeling into 2023 because you're going to want more clients, in service of your clients. You're going to want more money that comes as a reflection of the service that you're giving your clients.

But it's a different energy from wanting the money because you need it, or you think you're going to feel more confident, or more worthy, or more safety, or security. It's really like giving a nice big warm bearhug to everything that you created last year in your business and just feeling this deep sense of desire and wanting for it. And I might be repeating myself and it's just to emphasize the point that want and desire for what you already have and recommitting to it is the energy that you want to take with you into 2023 and your goals.

It's going to be hard, probably impossible for you to conjure up that energy for the entire next 12 months. But if you regularly look at what you have in this moment in your business. So, you sign a new client and then you want to have that new client. We signed it and then we're like, "Have to go get another one, have to go get another one, have to go find more clients, have to keep marketing, have to keep selling." And we don't stop to allow ourselves to receive. This is also increasing your capacity to receive. Receive what you already have.

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Be in that space where you're not dismissing it and pushing it aside, and telling yourself that it's not enough, but allow yourself to just expand energetically to receive the clients that you already have, the money that you already have. The services that you're sharing with the world today and the products that you're sharing with the world today. Because if you're not in a space of always wanting what you already have you're going to be in this place of hustling, and anxiety, and stressing out.

And your head's going to be spinning, what else can I do? What else can I create? Where else should I go? Who do I need to talk to. It's going to be this very frantic, frenetic energy when you are in a place of scarcity rather than that much calmer energy, that aligned energy that happens when you are in a place of abundance. So, spend time with everything that you have and want exactly what you have in this moment.

Now that you have your goal, your income goal for 2023 the question becomes, and I don't know if you just added \$100,000, or you doubled it, or whatever it is. When you think about your business the next question becomes, what value can you create in the world, again from serving your people, not because you need the money or because it's going to keep your electricity on and pay your water bill, and pay your mortgage. The money that you're going to receive in your business is a reflection of the value that you're sharing with your clients.

If you look at your income goal and you looked at what you're already doing in your business, what is the bridge between where you are today and where you want to go? What is the value that you can create in the world that's going to be able to get you to that end point, to that goal? And what do you have to do and who do you have to be in order to receive all of that money?

I'm going to touch a little bit on the idea of scarcity again. When you think about asking for and receiving that amount of money that represents your income goal, can you actually hold on to that money? Or can you hold on to part of that money? Because some of it will go to cover your business

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expense. Some of it will go to cover your home expenses as you allow your money to move through your business to your home life. But are you the kind of person who has a hard time holding on to money so that every time money comes into your business it finds its way out again?

And before you even know it, you're hustling, and hustling, and spinning again. You just have to create more money. And that again comes from a place of scarcity and your potential clients are going to feel energetically that you need the money. Because for some reason or other there is a whole in your pocket and you are feeling compelled to spend the money. So that is a very important place to look at as you move into this new year, is what is your capacity to ask for money?

That has to be connected with your goal because let's say you made \$100,000 in 2022 and your goal is \$200,000 in 2023, you have to expand your capacity to ask for twice the amount of money. And then you have to expand your capacity to receive twice the amount of money. And if you want to stay out of scarcity, and hustling, and money anxiety, how can you expand your capacity to have money? It might be that you top up the savings that you already have put away in your bank account.

It might be that you are regularly topping up the money in your retirement in your pension accounts. It might be that you are keeping cash in your bank account because your brain isn't used to seeing positive numbers in your bank account. And you're allowing yourself to become a person with money in the bank and you can see it. Or perhaps it's even in your wallet and you can hold on to the cash. I know that in 2023 we are more quickly than ever moving over to a cashless society and it's becoming very unusual for people to actually have money and hold on to money.

But allowing money to sit in your wallet and not feel this urge to spend money that you see in cold hard cash, that's another way of you expanding your capacity to have money. And what would it be like for you to create all the money that you want to create in 2023? And do you even know how to save it, how to hold cash, how to invest it. Do you understand how to pay

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the taxes with that amount of money or how to protect it? And these are all questions you want to ask yourself as you start the new year.

Who do you need to bring onto your financial support team that can help you? Is it a bookkeeper? Is it an accountant, or a financial planner, or an investment advisor? If you want to be a steward of more money you might have to bring more people on to your team who can help you, and guide you and make sure that you are making sound financial choices with your money. So that is what I want to leave you with today on the podcast.

Number one, are you setting goals and how are you setting goals? Are you setting your income goal for 2023 from a place of scarcity, where you need the money? And you can be honest with yourself, we have all done it, I guarantee you. Every business owner under the sun has at some point gotten their ego involved and we're probably all getting our egos involved a little bit from time to time anyway before we catch ourselves out. Because at the end of the day, let's face it, we're all humans. We have human brains. We want to see the money. We want to feel good about ourselves.

We want to pat ourselves on the back. And we also have to use our higher brain and remind ourselves that we are safe and secure. If you're listening to this podcast on some sort of electronic device you're probably in a reasonable financial situation, definitely way better than about half of the people on the planet. You're safe, you're secure, you have a roof over your head. You have enough food to eat.

It will feel great to make twice the amount of money or whatever your goal is for 2023 but as much as you can, figure out where the energy in your goal is coming from, your neediness, and then we have to extricate your neediness from the picture. Remind yourself that you are worthy, inherently worthy as a human being living in the world today. God doesn't make mistakes. If you are here he wants you here and you are valuable and worthy, and you have gifts to bring to the world.

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But the money, if you're waiting for the money to give you confidence, and joy, and safety, and security, that energy is going to be felt and repelled by your ideal clients. So, you've got to figure out a way to get your ego out of the picture. And my suggestion is to want what you already have, to recommit to everything you already have in your home, in your business, in your client roster, in your spouse, in your current car or lack thereof of a current car.

Whatever it is, just walk around your house and just want what you already have. Know that you're safe. Know that you're taken care of, and all the money that comes in, it's like gravy on top of an already beautiful meal. Set your business goals from abundance, from the service that you can provide to the world, from the difference you can make, from the impact you can have when you decide to make more money and show up more visibly, to be bolder and serve more people. That's the energy that you want to put behind your goal.

And the third thing is, is stretching your capacity. When you increase your income goal for this year it's going to stretch you energetically because you're going to have to ask for more money. It's going to feel a little bit wobbly, or wonky, or uncomfortable in your nervous system, asking for higher amounts of money. Receiving that money is also something that's going to be unfamiliar. It could be that you're going to meet at some point your 2022 income and then you're going to surpass that as you grow during the course of the year.

And that's going to stretch you energetically, asking for it, receiving it, holding onto the money, and allowing larger amounts of money to move through you to your savings account, your investment, to charities, to people who are supporting you in your business. All of that work is going to be the work of you in your business and with your money in 2023. And I wish you a beautiful, abundant year, safety and security always, good health and abundance.

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And if there is anything that you need from me this year please reach out and ask me. And I'll be happy to talk about it on an upcoming podcast. Now, before we sign off for today I want to let you know. If you listened to the podcast last week and the week before, I let you know about an eight day training that I was doing in December, it was called Money Healing Week. I am taking that work further and deeper.

I'm inviting a small group of women, eight women maximum into a Money Healing Circle where we can work together consistently over a seven week period of time to go deep into our bodies and our nervous system. And uncover the energetic blocks to earning more money. If you want to grow a multi six figure business or a seven figure business, some of what we talked about on the podcast today, the hustling, and the needing, and the wanting the money to give me value, and worthiness, and that feeling of safety and security. It's going to come up.

And that's when it's going to keep you hustling, and driving, and spinning, and doing more, more, more. We want to find that and we want to uncover the root causes of why that's happening. What is the childhood story, or the family of origin's story around money that's driving you to keep overworking, or hustling, not honoring your boundaries?

Some of the folks that I work with, they have a cutoff time at work but for some reason they keep overstepping their own boundaries. They're not honoring their work life balance that they ostensibly want to do. Or they're looking at their bank balance and they're noticing that there is no new clients, and no new money coming in. And again, they're feeling like something is wrong in their business. They're feeling like a failure. They're feeling unsafe, whatever it is.

And those are the thoughts and the feelings that are coursing through your nervous system that we're going to uncover and clear. And we're also going to look at what are the limiting beliefs around you making more money because there is a story probably avowed to your family of origin that you shouldn't make more money than so and so. It could be your

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parents. That would not be uncommon. Many children do not want to exceed the income that their parents made.

It doesn't feel safe to them to be more than their parents because we have been educated to honor our parents. So, in your mind body, I like to call it, making more money than your parents feels disrespectful and dishonoring of your parents. And it will cause a lot of uncomfortable energy to rise up in your nervous system. Or is it the fear of failure, the fear of judgment, the fear of criticism, the fear that your friends and neighbors are going to call you arrogant and boastful?

Whatever it is, we want to uncover what the story is that you're telling yourself, or the vows to previous generation or two generations ago that are stopping you from showing up beautifully and making more money and growing your wealth and abundance. And is there a sabotage that's happening, procrastination? Is it perfectionizing? What are the things that are getting in your way of growing your big, beautiful, service based, mission driven business in 2023? That's the work that we're going to be doing in Money Healing Circles.

It's a seven week experience. It starts February 9th. If you would like more information reach out to me by email, debbie@debbiesassen.com. And we'll talk about it and see if you're a good fit for Money Healing Circles this year.

Alright, my friends, thank you so much for tuning in. It is a pleasure to be with you on the podcast. And I wish you a beautiful, healthy, happy, abundant 2023. I will see you next week on the podcast, bye for now.

Thanks for listening to *Mastering Money in Midlife*. If you want more information on Debbie Sassen or the resources from the podcast visit MasteringMoneyInMidlife.com.